

## TURKS TAKE TABRIZ, WAY TO ERIVAN

Petrograd's Admission of Persian Town's Occupation Shows Progress by Sultan.

### STILL FIGHTING NEAR OLTU

Petrograd, Jan. 13.—An announcement from the Turkish government, which shows that the Ottoman government has already made considerable headway in its projected invasion of the Persian provinces, is a significant step in the direction of the Persian frontier, which is now being virtually unopposed.

It is stated in the Turkish press that a strong column of Turkish troops has made a successful advance on the Persian frontier, and that the invasion of the country by Turkish soldiers is now being carried out.

The Russian objective of the Persian frontier is to reach the Persian city of Tabriz, which is situated on the Persian frontier, and which is now being virtually unopposed.

In addition to this reported success, the Turkish army, which is now being carried out, is making considerable headway in its projected invasion of the Persian provinces.

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## DACIA MAY SAIL FOR ROTTERDAM TO AVOID CLASH

Continued from First Page.

American Line and placed under American registry, should she attempt to sail for Bremen. The Dacia is now at Galveston loading cotton.

Sir Cecil Spring-Rice, the British Ambassador at Washington, is being fully informed of the attitude of his government, so that if the seizure of the Dacia should be made it will not come unexpectedly.

The possibilities in the case of the Dacia are, in the view of the British government, so enormous that Great Britain only reluctantly has decided to assert her rights under international law and object in general to the transfer of interned German ships to neutral countries.

This does not mean that in cases where the ship is to be definitely employed in some trade, like that with South America, from which Germany cannot possibly derive benefit Great Britain would not waive the right to protest.

No definite date has yet been set for the completion of the lengthy reply to the note of the United States regarding American cargoes consigned to neutral ports.

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of twenty-two Chinese members of the original British crew of the Farn to the Hamburg-American steamship Oderwald, which is interned here.

**MUST LEAVE AT ONCE.**  
Otherwise Farn Will Be Turned Over to Owners.

WASHINGTON, Jan. 13.—Unless the Farn leaves Porto Rico immediately after taking on provisions, the United States authorities there will intervene the German naval officer in command and the prize crew and will turn the ship back to her British owners.

The Farn is said to have been short of provisions at the time of her capture. Under such circumstances, it is held, she has the right to enter a neutral port to obtain provisions, but must leave as soon as this has been completed.

The Farn is a vessel of 2,735 tons. She left Barry on September 17 for Montevideo, but was captured by the Karlsruhe.

**EXTENDS WAR RISKS.**  
Admiralty Permits Insurance Against Seizure.

The British Admiralty has permitted British marine insurance underwriters to write war risk insurance in cotton shipments of neutral ownership from this country to neutral European countries by allowing them to insure against seizure by the British navy.

The effect on the export of American cotton has been immediate and large. Cotton has begun to move abroad in increasingly large shipments because abundant war risk insurance is obtainable.

One of the strongest obstacles in the way of a free movement of cotton to neutral countries adjoining or near to Germany has been the difficulty of getting war risk insurance. The field was limited to the American marine insurance companies, who could not underwrite a relatively small proportion of the amount needed because they were cut off from reinsurance with the strong British companies. The British companies were not permitted to insure against British capture.

When England declared its intention to permit cotton to go directly to Germany in American ships, representations were made to the British Admiralty that the embargo on British insurance of American cotton to neutral countries should be lifted. The Admiralty has now agreed to allow the British companies to include in their policies insurance against British capture.

However, only those English companies domiciled in this country may actually write such insurance. The British courts have specifically held that insurance by British companies of any shipping against seizure by the British Government is invalid and non-enforceable in British territory because contrary to the public policy.

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# NEW-YORK LIFE INSURANCE CO.

346 BROADWAY, NEW YORK

## SEVENTIETH ANNUAL REPORT

### TO THE POLICY-HOLDERS AND THE PUBLIC:

The New-York Life is international in its activities. It has outstanding business in all the civilized countries of the world.

You naturally want to know, at first hand, what effect the unprecedented conditions in Europe have had, or may hereafter have, on the Company. A correct picture of the whole situation is this:

We have about a million policy-holders in all the world. Eighty per cent. of the total live in the United States and Canada. The remainder, twenty per cent., are scattered over the rest of the world. They are located largely in Europe, including both the belligerent and the neutral countries. Their age, on the average, is about forty-seven. In this, as in all wars, the heavy mortality falls on youth, young men averaging about twenty-two stand on the firing line.

In Russia, Serbia and Japan our policy provisions protect us fully against all war risk. In Great Britain we have done little business for ten years and the age of our insured reduces the war risk to the vanishing point.

Our war risk, therefore, is practically limited to Germany, France, Belgium and Austria-Hungary. In all of these countries policies issued prior to 1899 carry a clause which substantially eliminates the war risk.

Of the policies issued at a later date there were in force in these countries at the outbreak of hostilities about 15,600, held by men whose attained age—that is the present age—was between seventeen and thirty-nine inclusive—about 13 1/2% of our membership.

We estimate the number of policies outstanding in these four countries on the lives of men between seventeen and thirty and having no clause limiting the war risk, at 2,600, representing not more than 2,400 lives, or about 1/4 of one per cent. of our membership.

Our death losses incurred in 1914, including an extra reserve of \$500,000 for losses probably incurred but not reported, were 73% of the amount provided in the premiums for the mortality of that year. In 1913, when we had no war claims, our mortality was also 73% of the amount provided. In 1912 it was 76%.

The total war losses actually incurred to December 31, 1914, including the countries where our risk is abundantly covered by policy conditions or otherwise, according to information obtained by both letter and cable, amounted to a little less than 2% of the total death losses for the year.

You may have been told that the Company would suffer because of its foreign investments. This is not true. Our foreign investments, limited as they are to Government Bonds and high grade municipals, have naturally fallen in price, but not appreciably more than domestic securities.

No security issued by or in any country engaged in this war and held by us is in default of either principal or interest.

If the same statement with regard to American securities could be made by this and other American Life Insurance Companies, as well as by our Hospitals, Universities, and by Trustees generally, the financial outlook would be brighter.

There is no reason to believe that we shall ever lose a dollar, principal or interest, on our foreign investments.

The greatest single effect of the war on the New-York Life is to demonstrate, as perhaps no other condition could, not merely the Company's strength, but its social usefulness.

Since August first last, the Company has administered an extent of practical beneficence which surpasses the limits of exact statement.

In spite of unprecedented difficulties—difficulties which have actually destroyed a large part of the commerce of the world, disarranged international credits, and shattered international relations—we have met every obligation and satisfied every just claim. After the first period of strangulation of credit passed, we disregarded all moratoria or other governmental decrees under which we might have postponed payments to policy-holders or beneficiaries.

Since the first of August we have advanced money to policy-holders as loans on their policies as follows:

	No. of Loans	Amount of Loans
In the United States and Canada	49,275	\$14,256,565
In Europe	7,498	2,965,040
In other foreign countries	2,814	660,410

Policy-holders at home have been helped in about the same proportion to outstanding insurance that has ruled in Europe. We have all felt the war here most keenly. No considerable business has escaped.

It has been the good fortune of our membership to relieve suffering humanity, without charity, over a wider portion of the earth than ever before—perhaps to a degree never before equaled by any human institution.

In life insurance as exemplified by the New-York Life there is more than the germ of that world federation of peoples by which alone this European Horror can be so ended that it will never be repeated.

There have been years in which the New-York Life did more business than in 1914, but there has never been a year in which it did so much good.

The Company enters upon the year 1915 with its resources not only unimpaired but increased, with its assets liquid and available as against every contingency.

We have issued our Report for 1914 in condensed form and during the calendar year it will be sent to policy-holders generally. It will be sent to anyone on request.

Attention is called to the following facts:

Assets (Book values), Dec. 31, 1914	\$818,461,331.31
Assets (Book values), Dec. 31, 1913	779,555,162.11
Income, 1914	126,266,574.64
Income, 1913	124,516,389.19
Paid Policy-holders, 1914	71,963,429.57
Paid Policy-holders, 1913	66,303,924.11

Reserved (Market values) for Dividends and contingencies, Dec. 31, 1914	\$119,010,977.00
Reserved (Market values) for Dividends and contingencies, Dec. 31, 1913	105,898,959.00
New Paid-for Business, 1914	223,571,200.00

DARWIN P. KINGSLEY,  
President.

## SACRIFICES SHOWN IN WAR RELIEF MITES

Contributions to Funds Reveal Many Instances of Self-Denial.

G. B. SHAW SETS EXAMPLE

George Bernard Shaw, who is coming to this country to plead the cause of Belgium, has sent his check for \$250 to the American Committee for Relief in Belgium, at 21 Broadway.

"I cannot decently call on the world to contribute to your funds without setting an example myself," writes Mr. Shaw in his letter received yesterday.

Many instances of self-denial are in yesterday's reports of relief contributions. Four study clubs of Johnston, N. Y., sent the commission \$100 obtained by omitting banquets. The Belgian Relief Fund received \$25 from eight students of the New York University Law School. Three little boys in Pennsylvania saved \$15 by doing without lunch on New Year's day.

The women's section of the American Commission announced that the citizens of Roanoke, Va., in addition to carrying the Virginia, which has just sailed, have pledged \$1,500 a month for six months. Five women of Chattanooga, Tenn., sent \$125 for condensed milk.

Mrs. Percy Hamilton Stewart of Plainfield, N. J., has put thirty unemployed women to work sewing garments in the garage of her estate. Hundreds of garments have already been shipped to the war area by Mrs. Stewart.

Urgent appeals for Russian Poles in Warsaw were received by the American Polish Relief Committee, 457 Fifth avenue, treasurer, the Guarantee Trust Company. Money can still be called. Mr. and Mrs. H. H. Plagler contributed \$1,000. Whittier Warren, now in France, makes another urgent appeal for contributions to the Russian Polish Relief, 16 East Forty-seventh street.

The Committee of Mercy, August Belmont, treasurer, 200 Fifth avenue, yesterday received \$750.25, the total now being \$109,842.81.

The fourth ship of the Lafayette Fund, the Rochambeau, sailed Monday for Havre with 2,500 gold pieces.

The American Jewish Relief Committee, Felix M. Warburg, treasurer, 23 William street, has a total to date of \$211,165. The committee wishes to warn all contributors not to recognize solicitors for this fund who have not proper credentials. The office has moved from 356 Second avenue to 174 Second avenue.

Contributions amounting to \$2,182.26 were received by Jacob H. Schiff, treasurer of the New York State Board of the American Red Cross. Total contributions to date have been \$428,292.51.

Ambassador Jusserand has just transmitted to the Red Cross a copy of a cable he has received from M. Delcasse, the French Minister of Foreign Affairs, in which he says:

"Please thank officially the generous donors of the supplies announced in your letter of December 15. They constitute the first of the American Red Cross contributions to the relief of the Russian people. The Government is greatly touched."

This acknowledgment refers to the shipment made by the American Red Cross of

forty cases of hospital garments, forty cases of clothing and 200 cases containing 5,000,000 cigarettes.

The Red Cross is in receipt of the following letter from Mrs. London:

"Mrs. London, the wife of the Minister of Foreign Affairs at The Hague, gratefully acknowledges the receipt of boxes of clothing sent her through the American Red Cross. The clothing has been distributed at the various camps of refugees at The Hague, these camps consisting of several hundred persons."

The success of the tea dante given by the Young Women's Hospital Guild of New York City on December 19, 1914, at the Biltmore Hotel is evidenced by the fact that the organization has sent its check to the American Red Cross for the sum of \$1,000. The guild was organized ten years ago by Mrs. Wendell C. Phillips to secure funds for various hospital enterprises and during the ten years of its existence has raised and donated over \$10,000 to different institutions. The officers of the guild besides the president, Mrs. Phillips, are Mrs. F. P. Duryea, vice-president; Mrs. W. D. L'Hallier, treasurer; and Mrs. Charles E. Mitchell, secretary.

Charles Elliot Warren, president of the Lincoln National Bank, acknowledges receipt of contributions to the Belgian Women's Dollar Fund to the amount of \$57.

Mme. Sembrich Raises \$7,724 in One Day for Polish Relief.

The receipts of the song recital given on Tuesday by Mme. Sembrich at Carnegie Hall amounted to \$7,724, which was sent to the American Polish relief fund. After the concert contributions of \$1,000 each were sent to Mme. Sembrich by Mrs. Charles Schwab and H. H. Plagler for the Polish sufferers.

Mme. Sembrich is planning a monster concert to be given for the American Polish relief fund at the Hippodrome. It is to begin at 2 o'clock in the afternoon and will continue until midnight. All the famous violinists and pianists and all the famous singers in this country at present will be asked by Mme. Sembrich to take part. It is her desire to increase the Polish fund to \$100,000 before she returns to Europe in May.

January 13, 1915.

CONSISTORY TO OPEN FEB. 22

Archbishop Ireland May Be One of New Cardinals Created.

ROME, Jan. 13.—The announcement was made at the Vatican today that the Pope has decided to hold a consistory on February 22.

On January 6 THE SUN printed a despatch from its London correspondent stating, on the authority of a person well informed on the subject, that Archbishop Ireland of St. Paul would be created a Cardinal at the next consistory, the date of which is announced in the above message.

20 SUBMARINES FOR ENGLAND.

Work on Order Has Been Begun at Montreal.

MONTREAL, Jan. 13.—The British Admiralty has placed an order for the construction of twenty submarines with the Canadian Vickers Company of Montreal and work already has been begun on ten of the craft.

The company, which is a branch of the English shipbuilding firm of Vickers Sons & Maxim, constructors of the first dreadnought, recently brought over a large force of experts and several hundred workmen from the English yards. The plates and some of the parts of the vessels will be bought in the United States, but the actual work of construction will be done at Montreal.

\$8,647 More Raised for Stevens.

The campaign committee of 150 professional and business men who are endeavoring to raise a fund of \$136,000 for Stevens Institute of Technology at Hoboken reported pledges for \$8,647 yesterday, the second day of the ten day campaign. The committee now needs \$51,218 to reach its goal.

## SWEDES PROTEST BRITISH STAND

Say Attitude on Contraband Shows Intention to Harass Trade.

Stockholm, Jan. 13.—The British reply to President Wilson's note on contraband was unfavorably received here. The *Dagbladet*, the principal conservative paper, says that it is merely reaffirms Great Britain's intention to harass and prevent legitimate trade and the paper contends that the figures adduced show a natural increase in importation, due to the effects of the war and adds:

"Our importations are regulated by the country's needs. Sweden cannot allow her stores, to be depleted in present circumstances and will never admit Great Britain's right to determine the amount of our importations."

The *Göteborgs Posten* makes the same point in regard to the increased figures and says that Britain ought to be satisfied by the strong expressions of sympathy of the Scandinavian countries to maintain strict and honest neutrality.

NO FRENCH DREADNOUGHT SUNK.

Minister of Marine Denies Report From Vienna.

Special Cable Despatch to THE SUN. PARIS, Jan. 13.—The Minister of Marine denies that the dreadnought Courbet was torpedoed by an Austrian submarine and subsequently sunk. The Courbet was a six-gun torpedo boat, built at the Austro-Hungarian yard at Pola, which was sunk on the 12th by a French submarine in the Straits of Otranto, but not a single ship was sunk. One vessel, the Courbet, was slightly injured.

## ITALY DEPOSITS \$4,000,000 HERE FOR WAR PURCHASES

Agents in City Said to Be Buying Heavily of All Military Supplies—Suit Bares Demand for 15,000 Horses at \$181 Each.

On apparently authentic information THE SUN learned yesterday that representatives of the Italian Ministry of War who have been in this country for more than a month have deposited in New York banks about \$4,000,000 to meet their purchases of war supplies and equipment, some of which have already been shipped. The rest is being bought as rapidly as possible.